



HARRY MITCHELL

Representing Arizona's 5th district



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Dear Friends,

Last weekend I had the opportunity to host a [Foreclosure Prevention & Survival Workshop](#) in Scottsdale. With Arizonans facing the third highest foreclosure rate in the nation along with the current economic crisis there are far too many Arizonans struggling to protect their homes.

The response for information and assistance was so large that I created an online [Foreclosure Prevention & Survival Resource Center](#) made available to you 24 hours a day, 7 days a week. This online center provides numerous resources in one place that can help you make informed decisions on how to protect your home.

[Here](#) you will find links to several housing, financial and consumer protection agencies as well as other information and guidance.

While at the workshop on Saturday I also met several people who had first hand experience dealing with predatory lending and irresponsible mortgage loan practices which have been a major factor in the foreclosure crisis.


To address the issue, this week I voted for the [Mortgage Reform and Anti-Predatory Lending Act of 2009](#) which passed the U.S. House of Representatives with an overwhelming bipartisan vote of 300 to 114. It is now pending before the U.S. Senate.


In addition to stopping predatory and irresponsible mortgage loan practices, it requires lenders to ensure a borrower's ability to repay a loan. The bill would also prevent borrowers from deliberately misstating their income to qualify for a loan. You can learn more about the bill [here](#).

This legislation is another example of the type of reforms and consumer protections I am fighting for in Congress, including the [Credit Cardholder's Bill of Rights](#) that I cosponsored and which [passed the House of Representatives last week](#).

If you have questions or comments on this or any other issue, please feel free to contact my office by [clicking here](#). If you do not wish to receiving ongoing news updates from my office, please choose the options below to opt-out of my newsletter.

Sincerely,

**Stay Informed**
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**Contact Harry**
Send Harry an e-mail with your questions/comments

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If you wish to contact me, please do so at <http://mitchell.house.gov>. Please **do NOT** reply to this message.

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